

# Safe & Sound

A tool to help guard your financial security



**Elder Abuse  
Prevention  
Ontario**



**[www.eapon.ca](http://www.eapon.ca)**



This is Donald. Just this week, Donald has received a number of calls from a stranger, claiming he owes money. Donald knows that he doesn't owe a penny, but it's still confusing and scary.

This is Joan. Joan's son keeps pressuring her to sell her house, even though she wants to keep living independently. Recently, he even forged her signature. Joan doesn't know what to do.



This is Sook Yin. Sook Yin's niece is living with her, and isn't paying her share of the rent, even though Sook Yin made it very clear that she couldn't afford to keep paying rent on her own. Sook Yin feels helpless and worried.



Do any of these scenarios sound familiar?  
Are you concerned about your money?

You are not alone! Financial Abuse is the most common form of Elder Abuse in Ontario. Fortunately, you can take some easy, practical steps to protect your money.



Preventing Financial Abuse starts with Financial Literacy, which equips you with the knowledge, skills and confidence to protect your money.



This tool will provide helpful tips for increasing your Financial Literacy. It provides tips for safe banking, safe computing, and avoiding scams and fraud.



## “How Can I Bank Safely?”



Angela is a retired teacher, living in Toronto. She wants to know how to bank safely. Angela heard that older adults who experience financial abuse can lose assets and suffer financial losses. This could put her health and wellbeing at risk. Angela’s close friend Wendy is sometimes bossy and says hurtful things to Angela. Recently she bullied Angela into letting her see her bank account password. When money started going missing from that account, Angela knew she needed to take steps to keep her money safe.





There are a number of steps that you can take to bank safely. The following tips are simple ways that you can protect yourself.

## Do's

- ✓ Memorize your pin and password
- ✓ Shred old bank and credit card information
- ✓ Minimize the identification and number of cards you carry in your wallet
- ✓ Report lost or stolen cheques and credit cards immediately
- ✓ Review your credit report at least once each year
- ✓ Sign the back of any new cards immediately

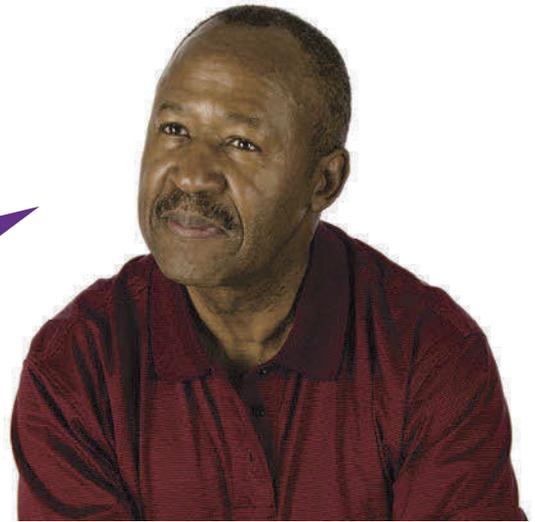
## Don'ts

- ✗ DO NOT share pin or password with anyone
- ✗ DO NOT give out personal information online or on the telephone
- ✗ DO NOT carry your social insurance number, passport or birth certificate unless you need it that day.
- ✗ DO NOT respond to unsolicited e-mails
- ✗ DO NOT let any cards out of your sight while making a purchase

Very often, financial abuse happens at the same time as other kinds of abuse. In a case like Angela's, financial abuse happens alongside emotional abuse. It's important to talk to a trusted friend, faith leader or family member if this is happening to you, so that you can get the support you need.

**BANK SAFELY**

## “What do I need to know about Powers of Attorney?”



Joel is a retired factory worker with three grown children, whom he loves dearly. He loves to play cards, especially with friends from his old workplace. Since his wife Tanya died last year, he has been wondering about preparing his Powers of Attorney. He's been having trouble remembering things. Sometimes, he gets lost when he's out on walks. He is concerned that very soon, he may not be able to make decisions about his own affairs. He doesn't feel very confident with all the terms and facts. He wants to make sure that his money will be handled properly, if he is unable to manage his money by himself.

A Power of Attorney is a legal document. It can be used to give one or more people the authority to manage your money and property, if you lose the ability to do so yourself.

Powers of Attorney fall into two main categories: those that cover Finances and Property, and those that cover Health and Personal Care. It is important to carefully review the conditions of your Power of Attorney agreement, to make sure that it meets your needs and wishes.

You can plan these details so that you can rest easy that your affairs and your health care needs will be managed as you want them to be!



## “How Do I choose a Power of Attorney?”

Helen has a difficult relationship with her nephew Paul. She doesn't have a lot of money, and lately Paul has been asking for more and more money. It seems like every week, he demands more! Paul has a reputation in the family for being somebody you shouldn't trust. Sometimes Helen has been afraid when he visits, as he has yelled at her. Sometimes, he pushes her. Once, he even threatened to hide her phone. She is tired of hearing him complain all the time. He says that he wants her pension money. Her pension barely covers her expenses now. Paul has started saying he should be her power of attorney for finances. Helen does not like that idea at all. She knows she could choose someone better to help with her money when she can no longer manage it.

### ► Questions to ask when choosing a Power of Attorney:

- Is the person trustworthy?
- Do they know how to manage money and property?
- Do they have the experience and maturity to handle this responsibility?
- Are they willing, available and able to act as your attorney?
- Are they reliable?

if you answered no to one or more of the above questions you may want to consider someone else. In Helen's case, her nephew Paul was physically and psychologically abusive, and not trustworthy. She should choose someone else.

**As with many big decisions, there are benefits and risks connected with assigning your own power of attorney.**

## “What are the potential benefits?”

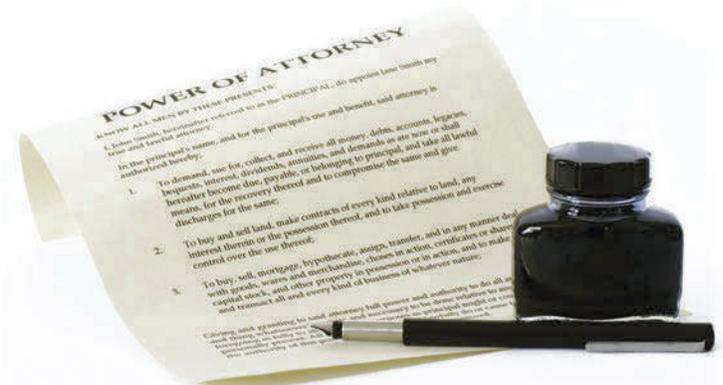
- ▶ When you assign a Power of Attorney, you know who will manage your money when you can't.
- ▶ Your attorney is bound by law to manage your money and property for your benefit. In your description of the steps to be taken, you can be as general or as specific as you like.
- ▶ You can appoint more than one attorney, and decide how they can make decisions (together or separately). This can reduce the risk of abuse.
- ▶ A General Power of Attorney lets your attorney take care of your affairs temporarily, if you're away or if you need help.
- ▶ An Enduring Power of Attorney lets your attorney take care of your affairs if you lose what is called your “mental capacity” – that is to say, your ability to make decisions for yourself.
- ▶ Should you lose your mental capacity before appointing a Power of Attorney, someone will need to request that authority from the court to manage your money and property. This can be time consuming and expensive.





## “What are the potential Risks of a Power of Attorney and how can I manage them?”

- ▶ It is important to make the Power of Attorney document clear and easy to read. It is also important to choose the right person for the job.
- ▶ If the document is vague or unclear, or if your attorney is not trustworthy, the management of your property and assets could be affected. On the other hand, if the Power of Attorney is too strict or limited, it can be difficult for your attorney to take care of your finances.
- ▶ It is also important to think about the relationship between two potential powers of attorney, before you appoint them to act jointly. Do they get along? Disagreements can have a bad impact on the handling of your affairs.
- ▶ Make sure that your Power of Attorney Document is up to date and reviewed regularly, to ensure it complies with the law and with your current needs. It's also important to cancel an old Power of Attorney Document if you appoint a new Power of Attorney, to avoid confusion



*Vlad is originally from Romania, and is living in his son's basement. He takes care of his grandchildren while his son and daughter-in-law are at work, and takes great pride in preparing meals for them with ingredients that remind him of home. Lately, Vlad's legs have been giving him so much trouble that he can't make dinner, and sometimes he has trouble doing the things he needs to do to take care of the kids. Vlad's son gets very angry when Vlad can't stay awake or watch the children. The other day he called Vlad a useless old man, and threatened to have him deported. Vlad is worried about what will happen to his savings. He is also worried about himself. Who will take care of him if he gets too sick?. He is thinking about getting a Power of Attorney, but isn't sure it's necessary. He knows that he's starting to have trouble with things he used to find easy, but he isn't sure if it's worth bothering with the whole process.*

“What happens if I am deemed incapable and I don't have a Power of Attorney?”

If you have already appointed an attorney, they will immediately have the authority to make decisions around your care and finances/property.

If you don't have one, the Office of the Public Guardian and Trustees will become your power of attorney, if no one else is willing or capable.



“What if I was assessed unfairly? I feel that I am still capable of making my own financial decisions!”

If you feel you were not assessed fairly, you can request an appeal through the Consent and Capacity Board <http://www.ccboard.on.ca> or 1-866-777-7391 (Toll Free)



*Deb Ashish loves his new computer. He loves the internet, because it allows him to stay in touch with his many relatives back home in India. Every day, he spends hours online looking at wonderful photographs of friends and family, and sending messages. Lately, he has noticed that he has been receiving strange emails, telling him to send information about himself. Most recently, he was asked to send a large sum of money through internet banking.*



“How can I avoid losing money to Internet scams, and protect my personal information?”

### Do's

- ✓ Do use a secure internet connection
- ✓ Do make sure that you protect your computer with anti-virus software
- ✓ Do access your email through the website address
- ✓ Do report suspicious emails or websites that request banking information, and report these to your bank immediately.

### Don'ts

- ✗ Don't leave your computer unattended when you are logged onto email or personal banking
- ✗ Don't respond to unsolicited emails or websites that request personal or banking information
- ✗ Don't use software that records your passwords. This can give other people access to that information.

And remember: Banks will never send you unsolicited emails asking for confidential information like passwords, PIN numbers, credit card information, or access codes! If you see an email like that, don't respond!

*Atengo is a newcomer to Canada, from Africa. She has recently been diagnosed with diabetes, and is isolated – her relatives don't visit anymore, because they say her apartment is dirty. She doesn't speak English very well, and feels lonely a lot of the time. She loves visitors, and always invites people from the neighbourhood to join her for tea whenever they come by the apartment, which happens very rarely. Lately, a number of very friendly young women who speak Atengo's language have been visiting regularly. They are salespeople from a company, and are trying to convince Atengo to buy a package of vacations to the tropics. Atengo would love to get away but she is already struggling to pay her bills, especially now that she doesn't have any family support. The visitors say that she can pay in installments, and that there will be many people on the trip who will speak Atengo's language. They are insisting that she pay them up front for the entire package, right there on the porch! She went online to see if she could find more information about the travel company, and discovered that it doesn't even exist!*

## “How do I protect myself from fraud and scams?”

There are some important steps that you can take to protect yourself from fraud and scams.

### Do's

- ✓ Do closely examine anything that sounds too good to be true. It probably is!
- ✓ Do ask for information and customer references before buying something.
- ✓ Do report fraud to police, so that others can be protected!
- ✓ Do check that you're getting what you paid for, before you exchange money for goods.
- ✓ Do ask for a copy of the offer in writing!

### Don'ts

- ✗ Don't be pressured to spend money or make decisions about your funds.
- ✗ Don't purchase anything over the phone.



*Hatha is a very savvy consumer, and never spends money on things she doesn't really need. Lately she's been getting these nicely written letters telling her that she has been chosen for a special lottery. At first she thought the letters were silly and just threw them out, but they have become more and more convincing. The last one even claimed that she was very close to winning a million dollars! She has started to send money, just in case that letter was telling the truth. The only problem is that Hatha doesn't remember that she received that very same letter a couple of weeks ago, and a couple of weeks before that. Her bank account is losing money, and Hatha doesn't know what to do.*



“What can I do to avoid losing money to letter scams, especially when they are so convincing?”

### Do's

- ✓ Do show friends and family suspicious letters or packages, before acting on what's inside
- ✓ Do speak with your bank about notifying you if money is transferred, to help you keep up to date regarding your statements and spending etc.

### Don'ts

- ✗ Don't be fooled by well-written letters or nicely designed pamphlets that claim you've won something, or that you need to send money to claim a prize

*Emelda is feeling terrible, because a number of people from collections agencies have been calling her house. Sometimes they call up to ten times a day. She has stopped answering the phone, because the callers frighten her with their shouting and coarse language. The last caller left many threatening messages, saying that someone would come and get Emelda's belongings if she didn't increase her monthly payments.*

## What is debt and how can I protect myself from pushy or mean creditors?

**Debt is owed to a creditor or lender (someone who lends you money) and you have agreed to pay it back.**

In Ontario, you are protected by the Collections Agencies Act. The key elements of the act include:



- ▶ You do not have to speak with a Collections Agency if you do not want to
- ▶ They cannot seize property without first taking you to court
- ▶ They are not allowed to threaten you or use coarse or bullying language
- ▶ You are not obliged to tell them anything about your finances or any other personal information

*It is important to repay debts, but you don't have to accept any bullying or verbal abuse.*

For more information about the Collections Agencies Act, or to get advice about collections agencies, please contact the Consumer Rights Inquiry Line at 1-800-889-9728

*Frances usually loves to take her grandkids out for lunch on Saturdays. Lately, she's been complaining that she can't afford it. She just doesn't know where all her money has gone. Frances' family has noticed that she seems withdrawn and nervous, and that she seems very worried about money.*



“What should my family and friends watch out for?”

There are many ways that friends and family can help older adults keep their money safe. One way they can help is by staying vigilant for signs of Financial Abuse.

### **Important Red Flags:**

- Large Sums of money go missing from the older person's bank account
- Signatures on cheques or documents look suspicious
- Personal belongings go missing
- Older adult is in debt with no known cause
- Older adult is asked to sign documents without understanding them
- Unexpected sale of the home or changes made to their will
- Isolation from family or friends
- The older person seems nervous or worried when discussing money
- Bank statements no longer come to the home

**THINGS TO WATCH OUT FOR**

**There are many different kinds of abuse, and it's a good idea to know what they are so that you can protect yourself and your family and friends. Often times other forms of abuse are present with financial abuse.**



“Physical abuse is any physical contact that causes injury or not to the older adult. When my nephew hit me, that was **PHYSICAL ABUSE**. I know that I can reach out and get help.”

“ Psychological or Emotional abuse is when someone says or does something that causes anguish or fear . When my daughter threatened to leave and never visit me again, that was **EMOTIONAL ABUSE**.”



“ Sexual abuse is any unwanted sexual contact that you don't consent to or are unable to consent to. When my friend forced me to look at pornography that I did not want to see, that was **SEXUAL ABUSE**.”



“Neglect is when my needs fail to be met. Sometimes this is intentional, and sometimes it isn't. When my nurse at the hospital didn't give me the right medication for several days, that was **NEGLECT**.”



There are many signs and symptoms of abuse, and you can learn more about these on our website at [www.elderabuseontario.com](http://www.elderabuseontario.com)



“If I have more questions or would like general information about staying safe, what should I do?”

You can learn lots of great tips for staying safe at [www.elderabuseontario.com](http://www.elderabuseontario.com)

You can also access our **Senior’s Safety Line** in 150 languages, 24 hours a day, 7 days a week, at **1-866-299-1011**

And Remember:

- ▶ Stay active and connected with friends, family and community to reduce isolation and dependency.
- ▶ Get legal Advice when writing wills or appointing attorneys
- ▶ Attend educational seminars and learn all you can about managing and protecting your money
- ▶ Learn about what benefits you are entitled to at:<http://www.servicecanada.gc.ca/eng/audiences/seniors/index.shtml>. This resource is also available in French.
- ▶ File your taxes annually, and take advantage of free tax clinics.
- ▶ Rest easy because you’re taking all the right steps for taking care of yourself and your money!

**STAYING SAFE**

## Here are some helpful resources and phone numbers:



### Elder Abuse Prevention Ontario

416-916-6728 | [admin@eapon.ca](mailto:admin@eapon.ca) | [www.eapon.ca](http://www.eapon.ca)

### Seniors Safety Line: 1-866-299-1011

Office of the Public Guardian and Trustee: Ontario

<http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/>  
1-800-366-0335

For additional counseling services and support:

Family Service Ontario: <http://www.familyserviceontario.org>  
+1-416-231-6003

Consumer Rights Inquiry Line

1-800-889-9728

Service Canada

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

Legal Clinics:

You can find a legal clinic in your area, by going online at  
[www.legalaid.on.ca](http://www.legalaid.on.ca) or by calling Legal Aid Ontario at:  
Toll-free 1-800-668-8258

JusticeNet:

JusticeNet is service that can help you find legal help.  
[www.justicenet.ca](http://www.justicenet.ca)  
Toll-free 1-866-919-3219

Canadian Anti-Fraud Centre

You can report Fraud to the Canadian Anti-Fraud Centre  
(CAFC)

The CAFC puts together information about frauds  
/scams/identify theft, and they can help you.

[www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

Toll Free: 1-888-495-8501

Email: [info@antifraudcentre.ca](mailto:info@antifraudcentre.ca)

Equifax and TransUnion

There are two major credit reporting agencies in Canada.  
You can get a copy of your credit report from these agencies:

Equifax 1-800-465-7166 or [www.equifax.ca](http://www.equifax.ca)

TransUnion 1-866-525-0262 or [www.transunion.ca](http://www.transunion.ca)

Consent and Capacity Board

<http://www.ccboard.on.ca> or 1-866-777-7391 (Toll Free)

Senior CrimeStoppers

You can remain anonymous.  
1-800-222-TIPS (8477)

Financial Services OmbudsNetwork

1-888-451-4519

Office of Consumer Affairs, Industry Canada

The Office of Consumer Affairs (OCA) promotes the interests  
and protection of Canadian consumers.

1-800-328-6189

<http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/home>

National Do Not Call Registry

The National Do Not Call List (DNCL) lets you take your  
number off of telemarketing lists. If you'd like to stop getting  
unwanted calls from people trying to sell you unwanted  
goods or services, please call:

1-866-580-3625

<https://www.lnnte-dncl.gc.ca/cn-cu-eng>